

NEWSLETTER

THE HOBGOOD EDGE GROUP



JOIN BAIRD ONLINE



Baird Online, the client-exclusive area of our Website, is available free to our Baird clients. Baird Online provides detailed, real-time account information, 24 hours a day seven days a week.

JOIN BAIRD 360 WEALTH

Access 360 Wealth to view your net worth and all of your financial accounts in a single location. You can also build a budget, analyze your income and expenses, review your cash flow and create customized rules for categorizing your transactions.



»»» WHAT WE OFFER YOU!!! «««

We offer a comprehensive range of client services, including some you may not be familiar with. To explore the full list of services available to you, please scan the QR code. If you have any questions or would like more information about any of the services listed, don't hesitate to contact us.

Financial
Planning

Estate & Tax
Planning

Charitable
Giving
Strategies

Risk & Liability
Management

Investment
Management

Trust
Services

Retirement
Planning

Goal
Setting



CRANBERRY CRUMBLE BARS



These Cranberry Crumble Bars are an elegant dessert that combines a **buttery crust** with a **tart cranberry filling** and a crumbly topping. With hints of **orange** and **vanilla** in every bite, these bars are the perfect way to use fresh or frozen **cranberries** and add a festive touch to your dessert table.

FRENCH ONION SOUP



This classic French soup is **rich**, **textural**, and about as **cozy** as it gets. Plus, it never fails to impress! The combination of **warm, hearty soup** and **cheesy bread** topping makes this dish the ultimate comfort food, perfect for **cozy nights** in or **entertaining guests** on **chilly evenings**. The recipe has a **rich history**, offering a taste of **traditional French cuisine**. Making it an excellent choice for a **dinner party**.



»»» POST-ELECTION ROUND UP

Michael Antonelli and Ross Mayfield hash out the election: They discuss whether their predictions were true. And where we go from here. They discuss how markets historically rise regardless of political outcomes and that clients were encouraged to not react **impulsively**. Michael refers to 2024 as the "**Year of the Big Mistake**," warning against changing financial plans based on elections. Scan the QR CODE and watch the video to learn more!



TRIP TO TEXAS!!

Susan and Kevin had a **BLAST** spending a week in **Houston, Texas** visiting their **grandchildren** this December. They enjoyed visiting with **Santa Claus** and making **gingerbread houses**. And of course **Susan** and **Kevin** had to check out **Lake Conroe**! They were also able to attend **two** of the kids **Christmas programs**.

HALLOWEEN FUN!!!



FALL FAMILY ADVENTURES!!!



BEAUTIFUL SUNSETS!!!



GOING FISHING!!!



FUN DOWN THE SLIDE!!!



WINTER BREAK BEACH VACATION 2024



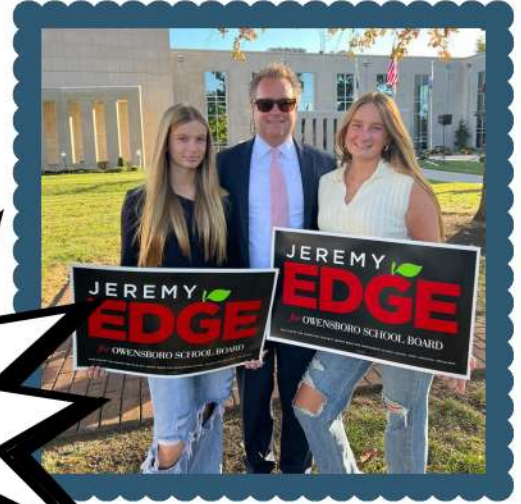
CHRISTMAS FUN!!!

Christmas is Jessica's favorite time of the year! She loves all the parties and get togethers spending time with her family and friends.



OPS SCHOOL BOARD ELECTION 2024

CONGRATS JEREMY!!!



FALL BREAK 2024



THE EDGE FAMILY SPENT THEIR CHRISTMAS HOLIDAY IN CHICAGO!

THE HOBGOOD EDGE GROUP CHRISTMAS PARTY 2024



Take The Headaches Out of Tax Season

Nobody likes tax season – OK, let's just go ahead and say that everyone dreads tax season. But there are some simple steps you can take to reduce the headaches, and to make things easier on your CPA. As we approach April 15, here are some ways to make your tax season go more smoothly, protecting yourself along the way:

Be Early

Assemble your documents and deliver them to your CPA as **early as you can**. This lets them work without the deadline pressure of Tax Day, meaning **less chance for errors** and more time to identify ways to **minimize your tax bill**. And if there's an issue you need to correct before you file your return. Every year, Baird sends a **schedule** of when you can expect to receive your documents.

Use Your CPA's Questionnaire

There's a reason they want you to fill out their specific form, tedious though it may be. It is designed to ensure you **don't forget anything important**, and to prevent scrambling on your part as you reach the end of the process. And be sure to **review all the questions** they ask; things change from year to year, and those answers can help avoid any misunderstandings or missed opportunities.

Keep Your Old Files on Hand

You generally want to keep **tax documents for three years**, since that's the limit for filing an amended return. For example, the deadline to amend your 2021 return is April 15, 2025, or later if you extended that return. If you're reporting unique transactions such as a like-kind exchange or bad debt deduction, keeping **seven years of records is recommended**. But keep your **old tax returns for as long as you can**.

Avoid Making Your Own Summary Schedules

Let your accountant add up all the figures and complete your IRS schedules for things like freelance income. If you complete these yourself and they don't match the original documentation, your CPA will need to take time to reconcile the differences, **ultimately slowing the process**.

Don't Be Afraid to Extend

If you are delayed in providing your information, be prepared to **file an extension**. But don't worry – that extra time will help your tax preparer do **the best job they can**, rather than rushing and possibly **missing something**. And no, an extension **won't increase your risk of an audit!**

Take Steps to Avoid Identity Theft

Tax season is also prime time for identity thieves to try to access your personal financial information. Ignore **texts, emails, social media messages** or even **phone calls** claiming to be **from the IRS**. If there are issues with your return, **the IRS will send you a letter**, and they **will never demand immediate payment** using a specific method, such as a **prepaid debit card, credit card, gift card, wire transfer or mail order**.

When downloading any tax documents, make sure to save them in a secure location. If any tax information is **emailed to you, delete the email from your inbox and deleted items folder after you've saved them elsewhere**. This will protect your information if you are a **victim of a phishing email** in the future.

Lastly, consider applying for an **Identity Protection PIN**, which is a **six-digit number known only to you and the IRS** to prevent anyone else from filing a tax return with your information. Additionally, Baird has partnered with **InfoArmor**, an industry-leading identity protection service provider, to offer our clients added protection. Talk to your Baird Financial Advisor about how InfoArmor could be able to help you.

Bonus: Plan Ahead

Maintaining good records and approaching tax season efficiently can have another benefit – being **proactive** and comprehensive can help you minimize your taxes. Your Baird Financial Advisor can play a key role here, working with your CPA to develop tax strategies that can pay off now and well into the future. And once you're finished, it makes sense to provide your advisor with a copy of your return in preparation for next year.

Source: Baird Private Wealth Management. Baird does not offer tax and/or legal advice.

REACH OUT FOR MORE INFORMATION!!!

2024 BAIRD TAX DOCUMENT
MAILING SCHEDULE





The Hobgood
Edge Group

1035 Frederica St
Owensboro, KY 42301

Upcoming Events

January 25th

Beethoven. Brahms.
Haydn. Hooten. @ The
RiverPark Center

January 31st & February 1st
John Hartford Days @
The Bluegrass Music Hall
of Fame and Museum

February 15th

Girls Day Out @ The
Owensboro Convention
Center

March 1st

Celtic Celebration with
Orla Fallon @ The
RiverPark
Center

